

Amendments to the claims (this listing replaces all prior versions):

32. (currently amended) A computer-based method comprising
using a computer system to reduce ~~reducing~~ a durational risk associated with benefits to be paid under an insurance product that provides termination benefits to employees who are non-voluntarily terminated from employment by an employer, the durational risk being reduced by
storing information in a computer system that indicates receipt of notification of non-voluntary termination of an employee covered by the termination benefits,
storing information in a computer system that can be assembled into prescribed interactions with terminated employees, and
in response to the stored information about notification of non-voluntary termination, using a computer system to assemble a prescribed interaction and provide the interaction to enable an individual claims administrator ~~providing a prescribed interaction~~ to accumulate information useful in placing the employee in a new job, and
storing the results of the interaction in a computer system.

33. (currently amended) The method of claim 32 also comprising, to reduce the durational risk, ~~A computer-based method comprising~~
~~reducing a durational risk associated with benefits to be paid under an insurance product that provides termination benefits to employees who are non-voluntarily terminated from employment by an employer, by~~
storing information in a computer system about the qualifications of a terminated employee for reemployment,
storing information in a computer system about available jobs, and
matching the stored information about the qualifications with the stored information about available jobs.

34. (previously presented) The method of claim 32 in which the interaction comprises an interview.